OCT 1 § 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant

Von Herzen et al.

Art Unit

3628

Serial No.

09/741,136

Examiner

Poinvil, F.

Filed

12/15/2000

Title

Electronically Transmitted Payment System

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO SPECIES ELECTION REQUIREMENT AND NOTICE AND INTERVIEW REPORT

Dear Sir:

The Office issued a new Office Action dated September 13, 2004, containing a species election requirement. Because of some difficulty in understanding the Examiner's intent on certain points, the undersigned conducted a telephone interview in late September 2004. Further, the Office separately issued a Notice Regarding Benefit/Priority Claim, also dated September 13, 2004.

Assignee, which has assumed prosecution of this application, hereby submitted a further amendment to the benefit/priority claim, a response to the notice re: benefit and to the species election requirement, an interview report, and certain accompanying remarks. A credit card authorization for \$55, for an extension of time of one month, is enclosed. Assignee has previously qualified as a small entity.

10/19/2004 MAHMED1 00000065 09741136

01 FC:2251

55.00 OP

Certification Under 37 C.F.R. §§1.6, 1.8

I hereby certify that this paper is being sent to the Commissioner for Patents this 18th day of October, 2004, before midnight Eastern time, via facsimile, fax No.

703-872-9306, by:

(name) Donald L. Hertz (signature)

Serial No. 09/741,136

Page 1